

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Bryan K. Essick
 Debtor

Case No. 16-17716-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Feb 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2017.

db +Bryan K. Essick, 154 Dogwood Drive, Fleetwood, PA 19522-1634
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13817778 +BEST BUY/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 13817780 +CITIMORTGAGE, PO Box 6243, Sioux Falls, SD 57117-6243
 13817781 +COMENITYCAPITAL/BOSCOV, PO Box 182120, Columbus, OH 43218-2120
 13817784 Reading Health System, P.O. Box 70894, Philadelphia, PA 19176-5894
 13817785 +SANTANDER BANK N.A., PO Box 841002, Mc MA1 MB3 01-09, Boston, MA 02284-1002
 13829157 +Toyota Motor Credit Corporation, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Feb 11 2017 03:43:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg +E-mail/Text: robertsl2@dnb.com Feb 11 2017 06:57:17 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 11 2017 06:56:30
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 11 2017 06:57:26 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13817776 E-mail/Text: bankruptcy@bbandt.com Feb 11 2017 06:56:03 BB&T, Attn: Credit Dispute Dept,
 PO Box 1847, Wilson, NC 27894
 13817779 +EDI: CAPITALONE.COM Feb 11 2017 03:43:00 CAPITAL ONE, PO Box 30281,
 Salt Lake City, UT 84130-0281
 13817782 +E-mail/Text: bankruptcy.bnc@ditech.com Feb 11 2017 06:56:05 DITECH FINANCIAL LLC,
 POB 6172, Rapid City, SD 57709-6172
 13817783 +EDI: CBSKOHLS.COM Feb 11 2017 03:43:00 KOHLS/CAPITAL ONE, PO Box 3115,
 Milwaukee, WI 53201-3115
 13817786 +EDI: SEARS.COM Feb 11 2017 03:43:00 SEARS/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
 13817787 +EDI: RMSC.COM Feb 11 2017 03:43:00 SYNCB/AMERICAN EAGLE, PO Box 965036,
 Orlando, FL 32896-5036
 13817788 +EDI: RMSC.COM Feb 11 2017 03:43:00 SYNCB/CARE CREDIT, PO Box 965036,
 Orlando, FL 32896-5036
 13817789 +EDI: RMSC.COM Feb 11 2017 03:43:00 SYNCB/DICKS, PO Box 965036, Orlando, FL 32896-5036
 13817790 +EDI: RMSC.COM Feb 11 2017 03:43:00 SYNCB/HH GREGG, PO Box 965036,
 Orlando, FL 32896-5036
 13817791 EDI: RMSC.COM Feb 11 2017 03:43:00 SYNCB/LOWES, PO Box 965036, Orlando, FL 32896-5036
 13817792 +EDI: RMSC.COM Feb 11 2017 03:43:00 SYNCB/WALMART, PO Box 965036, Orlando, FL 32896-5036
 13817793 +EDI: WTRNBANK.COM Feb 11 2017 03:43:00 TD BANK USA/TARGET CREDIT, PO Box 673,
 Minneapolis, MN 55440-0673
 13817794 +EDI: TFSR.COM Feb 11 2017 03:43:00 Toyota Financial Services, Credit Dispute Research Te,
 PO Box 9786, Cedar Rapids, IA 52409-0004
 13817795 +EDI: WFFC.COM Feb 11 2017 03:43:00 WFFNB/Raymour & Flanigan, CSCL Dispute Team,
 MAC N8235-04M, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13817777* ++BB AND T, PO BOX 1847, WILSON NC 27894-1847
 (address filed with court: BB&T, Attn: Credit Dispute Dept, PO Box 1847,
 Wilson, NC-278941847, 00278-9400)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0313-4

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 29

Date Rcvd: Feb 11, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2017 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmllawgroup.com
GEORGE M. LUTZ on behalf of Debtor Bryan K. Essick glutz@hvmlaw.com, amerkey@hvmlaw.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com
THOMAS I. PULEO on behalf of Creditor Toyota Motor Credit Corporation tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Bryan K. Essick</u>	Social Security number or ITIN	xxx-xx-1598
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-17716-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Bryan K. Essick

2/9/17

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.